B1 (Official Form 1) (04/13)	Filed 01/21/15	Entared 01/2	1/15 11:05:26 Desc Main
Case 15-01868 STANBAKEN	Document	Page 1 of 9	VOLUNTARY PETITION
Name of Debtor (if individual, enter Last, First, Middle):	17ye	Name of Joint Deb	otor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years			used by the Joint Debtor in the last 8 years
(include married, maiden, and trade names):		(include married, r	naiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITI	N)/Complete FIN	l ast four digits of	Con Con . I. J. Cl. 1 T
(if more than one, state all):	S. C. Carriero	(if more than one,	Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN state all):
Street Address of Debtor (No. and Street, City, and State):		Street Address of J	oint Debtor (No. and Street, City, and State):
2548 W. Washington Ap Chicago IL. Goulz	t 36		
	zwowei2		ZIP CODE
County of Residence or of the Principal Place of Business:		County of Residence	ce or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of	Joint Debtor (if different from street address):
		4	
Location of Principal Assets of Dusiness Dalay (if 1165	ZIP CODE		ZIP CODE
Location of Principal Assets of Business Debtor (if different f	rom street address above	e):	ZIP CODE
Type of Debtor (Form of Organization)	Nature of (Check one box.)	of Business	Chapter of Bankruptcy Code Under Which
(Check one box.)	☐ Health Care Bu	ssinese	the Petition is Filed (Check one box.)
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	Single Asset Re	eal Estate as defined in	Chapter 7 Chapter 15 Petition for Recognition of a Foreign
Corporation (includes LLC and LLP) Partnership	Railroad Stockbroker	1(311)	Chapter 11 Main Proceeding Chapter 12 Chapter 15 Petition for
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Bro	oker	Chapter 13 Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors	Other		
Country of debtor's center of main interests:	(Check box,	mpt Entity if applicable.)	Nature of Debts (Check one box.)
Fach country in which a familiar at 1	☐ Debtor is a tax-o	exempt organization	Debts are primarily consumer Debts are primarily Debts are primarily
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	under title 26 of Code (the Intern	the United States al Revenue Code).	§ 101(8) as "incurred by an business debts. individual primarily for a
		·	personal, family, or household purpose."
Filing Fee (Check one box.)		Check one box:	Chapter 11 Debtors
Full Filing Fee attached.		Debtor is a sma	all business debtor as defined in 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to individual signed application for the court's consideration certifying	hals only). Must attach		small business debtor as defined in 11 U.S.C. § 101(51D).
unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts outside the payor).			gate noncontingent liquidated debts (excluding debts owed to
Filing Fee waiver requested (applicable to chapter 7 indivattach signed application for the court's consideration. So	iduals only). Must	msiders of affil	iates) are less than \$2,490,925 (amount subject to adjustment every three years thereafter).
g production of the second of	omeiai romi 3 B .	Check all applicable	boxes:
		☐ Acceptances of	filed with this petition. the plan were solicited prepetition from one or more classes
Statistical/Administrative Information		of creditors, in a	accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR
Debtor estimates that funds will be available for distributions.	ribution to unsecured cre	ditors.	COURT USE ONLY
Debtor estimates that, after any exempt property is endistribution to unsecured creditors.	ccluded and administrati	ve expenses paid, there v	vill be no funds available for
Estimated Number of Creditors			
1-49 50-99 100-199 200-999 1,000-5,000	5,001-	0,001- 25,001- 5,000 50,000	50,00 NTED CT L
Estimated Assets	.,	50,000	100, WITED STATES BANKFUPTCY COURT NORTHERN DISTRICT OF ILLINOIS
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Estimated Liabilities			to \$1 billion \$1 billion JEFFREY P. AUSTRADT, CLERK PS. REP NR
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\$50,000 \$100,000 \$500,000 to \$1 to \$10 million		\$100 to \$500 illion million	to \$1 billion \$1 billion

(This page must be completed and filed in every case.) All Prior Bankrupter Cost Piles	Page ⁿ² offogor(s):	Page 2
Location All Prior Bankruptcy Cases Filed Within Where Filed:	Last 8 Years (If more than two, attach ad	ditional sheet.)
Location Location	Case Number:	Date Filed:
Where Filed:	Case Number:	
Pending Bankruptcy Case Filed by any Spouse, Partner Name of Debtor:		Date Filed:
Name of Debtor:	Case Number:	one, attach additional sheet.)
District:	Case Number:	Date Filed:
	Relationship:	Index
		Judge:
Exhibit A To be completed if debtor is required to file periodic reports (e.g., forms 10K 0Q) with the Securities and Exchange Commission pursuant to Section 13 or f the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner na	Exhibit B eted if debtor is an individual re primarily consumer debts.) med in the foregoing petition, declare that I is she] may proceed under chapter 7, 11, 12, or d have explained the chapter 7, 11, 12, or
Exhibit A is attached and made a part of this petition.	of title 11. United States Code	shelf may proceed under chapter 7, 11, 12, of dhave explained the relief available under a law delivered to the debtor the notice requirements.
	Signature of Attorney for Debte	or(s) (Datc)
Exhibit D, completed and signed by the LD and signe	Inibit D	
Exhibit D, completed and signed by the debtor, is attached and made a part of its is a joint petition:	this petition.	oit D.)
of and signed by the debtor, is attached and made a part of	this petition.	oit D.)
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Information Regard Check any a Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 c There is a bankruptcy case concerning debtor's affiliate, general part of principal place of business or assets in the United States but is District, or the interests of the parties will be served in regard to the Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of debtor is a judgment against the debtor for possession against the debtor for	this petition. Ling the Debtor - Venue applicable box.) ce of business, or principal assets in this I days than in any other District. Ling the Debtor - Venue applicable box.) ce of business, or principal assets in this I days than in any other District. Line of business or principal assets in the Units and action or proceeding [interest of the content of the c	District for 180 days immediately ct. inted States in this District, or has in a federal or state court] in this the following.)

B1 (Official Form 1) (04/13) Voluntary P@@e 15-01869 Doc 1 Filed 01/21/15	<u>Entered 01/21/15</u> 11:05:26 Desc Main
(This page must be completed and filed in every case.) Document	Page 3
Signature(s) of Debtor(s) (Individual/Joint)	Signatures
	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is and correct.	
and correct.	true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a dale
[If petitioner is an individual whose debts are primarily consumer debts and chosen to file under chapter 7] I am aware that I may be a superior of the consumer debts and	and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, or 13 of title 11, United States Code, understand the unit of 11 of 11, United States Code, understand the unit of 11 of 11, United States Code, understand the unit of 11 of 1	has and that I am authorized to file this petition.
or 13 of title 11, United States Code, understand the relief available under each state, and choose to proceed under chapter 7.	(Check only one box.)
If no attorney represents me and an in the	I and the second se
[If no attorney represents me and no bankruptey petition preparer signs the petition have obtained and read the notice required by 11 U.S.C. § 342(b).	1 request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11,140 (2).
134 (oquiled by 1) (J.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. 8 1818
I request relief in accordance with the chapter of title 11, United States Cool specified in this petition.	Pursuant to 11 U.S.C. 5 1513 are attached.
specified in this petition.	
x Datosine & Court	chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Signature of Debtor	of the foleign main proceeding is attached.
Orginative of Deplor	X (Signature C.E.
X	(Signature of Foreign Representative)
Signature of Joint Debtor	
312-788-0700	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney)	3 · · · · · · · · · · · · · · · · · · ·
Date 0 - 2 - 19	Date
Signature of Attorney*	Dute
X	Signature of Non-Attorney Bankruptcy Petition Preparer
	Actorney bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for
Printed Name of Attorney for Debtor(s)	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have
	required under 11 II C.C. es 1100
Firm Name	guidelines have been promulated (%), 110(11), and 342(0); and, (3) if rules or
	fee for services chargeable by bankruptey petition preparers, I have given the debtor
	notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that reads
Address	or accepting any fee from the debtor, as required in that section. Official Form 19 is
T. I.	
Telephone Number	
Date	Printed Name and title, if any, of Bankruptcy Petition Preparer
In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	Social-Security number (If the hard
ertification that the attorney has no knowledge after an inquiry that the information the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officers.
the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Simulation	(Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
declare under penalty of perjury that the information provided in this petition is true	
d correct, and that I have been authorized to file this petition on behalf of the	Address
otor.	
e debtor requests the relief in accordance	X
e debtor requests the relief in accordance with the chapter of title 11, United States de, specified in this petition.	Signature
1	~ · · · · · · · · · · · · · · · · · · ·
Signature of A. d.	
Signature of Authorized Individual	Date
— 	

rignature of A	uthorized Individual	
rinted Name	of Authorized Individual	
itle of Author	ized Individual	
ate		

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re Ngtasha Scott Debtor Case	No. (if known)
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EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

☑3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

In accident

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Natooha Slate

Date: 01-21-15

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	,	
)	
Debtor(s)Nq+asha Scott)	Case No.
5000 (5) N 41 - 5111 > 5)	Chapter 7
)	'

List of Creditors

	Com. Ed NS	American General
	Comast	Uic hospital financal services 1801 west Taylor Chiego IIC 60612
	Peoples Gas N.S	11.5 Celluge N.S
	Greater Suburan	Enhanced Recovery Company, LLC 8014 Bayberry Rd. Jacksonville fl. City of Chicagon N.S Dept. of Finance Chicago IL 60680
Se	Spring leaf NS Dio 130x spring leaf finanial Livicus pla Box 3251 Evansville En. 47731-3251	Sprint Chlarge IL 60680

B 201B (Form Case 1 1/5) 01869 Doc 1 Filed 01/21/15 Entered 01/21/15 11:05:26 Desc Main Document Page 7 of 9

UNITED STATES BANKRUPTCY COURT

In re <u>N9+95h9</u> Scott Debtor	Case No
CERTIFICATION OF NOTI UNDER § 342(b) OF T	ICE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code. Printed name and title, if any, of Bankruptcy Petition Preparer Address: X	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Certification I (We), the debtor(s), affirm that I (we) have received and I Code. \[\begin{align*} \lefta f f \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	read the attached notice, as required by § 342(b) of the Bankruptcy X 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those

whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.